

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: DANIEL M. DEROSA, JR.	§	Case No. 4:17-bk-01953
MELANIE L. DEROSA	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/11/2017.
- 2) The plan was confirmed on 04/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/26/2020, 03/19/2020, 04/29/2020, 05/04/2020, 05/27/2020, 08/19/2022, 09/13/2022, 10/20/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/17/2018, 01/23/2020.
- 5) The case was completed on 09/14/2023.
- 6) Number of months from filing or conversion to last payment: 76.
- 7) Number of months case was pending: 78.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,252.00.
- 10) Amount of unsecured claims discharged without full payment: \$70,533.18.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 83,150.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 83,150.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,508.77	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 10,508.77</b>
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL W McELRATH, JR, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,408.03	16,361.00	6,850.71	6,850.71	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	16,361.00	9,510.29	445.88	0.00
COMMONWEALTH OF	Pri	163.45	286.86	163.45	163.45	0.00
COMMONWEALTH OF	Uns	123.41	286.86	123.41	5.79	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	125.00	125.00	5.86	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	64.11	64.11	3.01	0.00
RESURGENT CAPITAL SERVICES	Uns	889.00	889.00	889.00	41.68	0.00
RESURGENT CAPITAL SERVICES	Uns	889.00	868.00	868.00	40.69	0.00
RESURGENT CAPITAL SERVICES	Uns	15,364.00	15,363.65	15,363.65	720.30	0.00
ALLY FINANCIAL	Sec	16,124.00	22,147.67	13,007.73	13,007.73	0.00
ALLY FINANCIAL	Uns	0.00	22,147.67	10,447.67	489.82	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	25.43	25.43	1.19	0.00
PORTFOLIO RECOVERY	Uns	0.00	10,997.24	10,997.24	515.59	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
FAY SERVICING, LLC	Con	0.00	NA	NA	36,816.89	0.00
FAY SERVICING, LLC	Sec	116,323.00	93,004.31	30,077.70	12,992.68	0.00
FAY SERVICING, LLC	Sec	116,323.00	93,004.31	1,250.00	539.96	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BERKS CREDIT & COLLECTION	Uns	4,844.00	NA	NA	0.00	0.00
BOCA RATON HOSPITAL	Uns	666.00	NA	NA	0.00	0.00
CAPIO PARTNERS, LLC	Uns	11,595.00	NA	NA	0.00	0.00
CITIZENS & NORTHERN BANK	Uns	400.00	NA	NA	0.00	0.00
COMI ACCEPT	Uns	125.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Uns	278.00	NA	NA	0.00	0.00
DANVILLE HOSPITAL	Uns	295.00	NA	NA	0.00	0.00
EVANGELICAL COMMUNITY	Uns	300.00	NA	NA	0.00	0.00
GEISINGER MEDICAL CENTER	Uns	0.00	NA	NA	0.00	0.00
IC SYSTEMS, INC	Uns	606.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	6,435.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY SV	Uns	1,216.00	NA	NA	0.00	0.00
NATL RECOVERY	Uns	1,262.00	NA	NA	0.00	0.00
ONEMAIN	Uns	9,341.00	NA	NA	0.00	0.00
PENN CREDIT CORPORATION	Uns	4,285.00	NA	NA	0.00	0.00
PP&L	Uns	1,141.58	NA	NA	0.00	0.00
REMIT CORP	Uns	9,015.00	NA	NA	0.00	0.00
SPRINT	Uns	1,553.00	NA	NA	0.00	0.00
SUSQUEHANNA HEALTH	Uns	333.00	NA	NA	0.00	0.00
TSI/99	Uns	1,736.00	NA	NA	0.00	0.00
WILLIAMSPORT HOSPITAL	Uns	111.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 36,816.89	\$ 36,816.89	\$ 0.00
Mortgage Arrearage	\$ 31,327.70	\$ 13,532.64	\$ 0.00
Debt Secured by Vehicle	\$ 13,007.73	\$ 13,007.73	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 81,152.32	\$ 63,357.26	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 7,014.16	\$ 7,014.16	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 7,014.16	\$ 7,014.16	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 48,413.80	\$ 2,269.81	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 10,508.77	
Disbursements to Creditors	\$ 72,641.23	
<b>TOTAL DISBURSEMENTS:</b>		\$ 83,150.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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